



ADVISORY AUTHORIZATION FORM

CONTACT INFORMATION:

Pacific Life Insurance Company
 P.O. Box 2378
 Omaha, NE 68103-2378

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

RIAs: (833) 953-1863

CONTACT INFORMATION (for New York only):

Pacific Life & Annuity Company
 P.O. Box 2829
 Omaha, NE 68103-2829

Clients & Financial Professionals: (800) 748-6907

Email: AnnuityService@PacificLife.com

Web Site: www.PacificLife.com

ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
 6750 Mercy Rd, RSD
 Omaha, NE 68106

Use this form to:

- Issue a new annuity contract associated with an independent advisor and/or third party (individual or firm, collectively referred to as "advisor"). Complete sections 1, 2, 6, and 8.
- Change the advisor that currently services your contract. Complete sections 1, 2, 6, and 8.
- Authorize your advisor to deduct advisory fees directly from your contract. Complete section 1, 2, 4, 6, and 8.
- Revoke all authorization currently servicing your contract. Complete section 1, 3, and 6.

This form can only be used for annuity products approved for advisory business by the selling broker-dealer.

1	GENERAL INFORMATION	Owner's Name (First, Middle, Last)	Daytime Telephone Number	Annuity Contract Number (if known)
			()	

2	FIRM INFORMATION	Firm Type	<input type="checkbox"/> Broker Dealer	<input type="checkbox"/> RIA Firm	<input type="checkbox"/> TPIA Firm
		A. FIRM INFORMATION Complete all fields for new Broker Dealer or RIA Firm. If this is the first business for the firm, please also submit the Firm Onboarding Form.			

Firm Name	Firm CRD/Identification Number (If Applicable)	
Firm Address	Firm Phone Number ()	
City	State	Zip Code
Firm Email Address	Distribution Partner/Broker Dealer	

Investment Advisory Representative (IAR) Not applicable for Broker Dealer

- Authorize a new or additional advisor on my contract
 Replace existing advisor to the new advisor named below.

RIA Advisor Name (First and Last)	RIA Advisor Phone Number ()
RIA Advisor Email Address	RIA Advisor CRD Number

Pacific Life refers to Pacific Life Insurance Company (Newport Beach, CA) and its affiliates, including Pacific Life & Annuity Company. Pacific Life Insurance Company is the issuer in all states except New York. Pacific Life & Annuity Company is the issuer in New York.



Annuity Contract Number _____

2 FIRM INFORMATION (Continued)

B. TPIA INFORMATION To add a TPIA, complete all fields:

TPIA Firm Name _____

TPIA Firm Address	City	State	Zip
TPIA Primary Contact Name (First and Last)	TPIA Contact Email Address		
TPIA Firm CRD Number	TPIA Contact Phone Number ()		

3 BROKER DEALER CHANGE REQUEST If Applicable.

Required if changing the existing firm and/or requesting a change to the existing Distribution Partner, choose one of the following options:

A. Change the existing Agent of Record and Broker Dealer to the new Agent of Record and Broker Dealer listed below. Not applicable for Odyssey.

Agent of Record Name (First, Middle, Last)	Broker Dealer Name
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B. Remove the existing Agent of Record and/or Broker Dealer on this contract. By checking this box, I understand that my contract will now be a Pacific Life house account. **I have terminated my relationship with the selling and servicing Distribution Partner, Broker Dealer, and Agent of Record on my contract and request Pacific Life to remove them.**

I understand that Pacific Life cannot provide any investment advice or explain underlying investment performance, investment allocation, rebalancing, or provide any other investment or securities related information. I further understand that Pacific Life cannot recommend investments to me or make best interest or suitability determinations regarding my current or future investments.

4 FEE PAYMENT AUTHORIZATION (Optional)

This section authorizes Pacific Life to accept and pay one-time and systematic withdrawal requests for advisory fees submitted by those authorized by this form. These fees are not assessed by Pacific Life and are exclusive of Pacific Life's contract expenses. This authorization pertains only to the contract number listed in the General Information section above and supersedes any prior agreement or authorization. All requested transactions in connection with this authorization must comply with the most recent product prospectus and must be in accordance with Pacific Life's policies and procedures then in effect as to both form and content.

Income taxes will not be withheld and any liability with respect to such taxes is the sole responsibility of the owner(s). You may wish to consult your tax or legal advisor regarding matters associated with the payment of such advisory fees.

Qualified Annuity: It is our understanding of current federal tax law that fees taken from qualified contracts to pay for advisory services will not be treated as distributions for tax purposes (for tax withholding and reporting), and therefore will not be reported on Form 1099-R. Pacific Life reserves the right to modify or terminate this reporting position should the IRS issue further guidance on current federal tax law.

Non-Qualified Annuity: For nonqualified contracts, withdrawals made to pay investment advisory fees for investment advice will apply solely for this contract. **Any advisory fee in excess of an annual rate of 1.5% of the contract value will be treated as distributions from the contract and reported to the IRS on Form 1099-R. These distributions may be subject to taxation and a 10% federal tax penalty may apply if the owner is under age 59 1/2.**

By accepting these withdrawal instructions, Pacific Life does not make any representation or warranty regarding the tax treatment of fees under the Internal Revenue Code of 1986, as amended ("the Code"), or otherwise. Pacific Life has no responsibility or liability for any taxes, penalties and/or interest that may be assessed by the IRS or other administering tribunal or court arising out of this authorization.

The owner(s) hereby indemnify and hold Pacific Life harmless from taxes, penalties and/or interest or loss of value (individually and collectively referred to as "loss") arising out of any withdrawal request submitted by the advisor.

Pacific Life will not be held responsible for determining the suitability or accuracy of any fee calculation, including the frequency or reasonableness of each such withdrawal request to pay any fee.



Annuity Contract Number _____

4 FEE PAYMENT AUTHORIZATION (Continued)

As contract owner, I:

- (a) have carefully read and understand all information in Section 4.
- (b) authorize Pacific Life to process one-time or systematic withdrawals from my contract submitted by my advisor to pay for advisory fees.
- (c) authorize the advisor named above, to act as my agent. Pacific Life is authorized to comply with written requests by advisor to liquidate by withdrawal a given dollar amount or percentage of the contract value to pay advisory fees in accordance with my advisory service agreement with the advisor. I acknowledge and understand that withdrawals made to pay the advisory fee may be subject to income tax and/or a federal tax penalty. I am fully aware of the tax ramifications of my election to have the advisory fee withdrawn from my contract.
- (d) understand that advisory fee withdrawals may reduce the death benefit and benefits of any optional riders.
- (e) understand that it is my responsibility to notify Pacific Life if I wish to discontinue any systematic advisory fee withdrawal programs in the event that the relationship with my advisor is terminated.

As contract owner, I elect **NOT** to authorize Pacific Life to process one-time or systematic withdrawals from my contract submitted by my advisor to pay for advisory fees.

5 ADVISOR/TPIA TERMINATION Select the required action to be taken, then fill out all fields (required):

- Terminate authorization for the advisor named below.
- Terminate authorization for the RIA Firm named below.
- Terminate authorization for the TPIA Firm named below.

Advisor Name	Firm Name
TPIA Firm Name	Firm Identification/CRD Number (if known)

6 OWNER TERMS, CONDITIONS, AND AUTHORIZATIONS

Termination of Authority: This authorization will remain effective until I have revoked it by giving written notice to Pacific Life by submitting a subsequent Advisory Authorization Form or a letter of instruction, or if the selling broker-dealer on my contract notifies Pacific Life that they have terminated their relationship with my advisor/TPIA. Such revocation will not affect my obligations resulting from transactions initiated prior to receipt of such written notice.

Role of Pacific Life: I acknowledge and agree that Pacific Life will merely execute instructions with respect to the contract as directed by me, or those authorized by this form. Pacific Life will not give investment advice, and I (not Pacific Life) am responsible for investigating and selecting an advisor and/or TPIA. My advisor/TPIA is not affiliated with or controlled or employed by Pacific Life, and unless otherwise expressly agreed to by Pacific Life in writing, Pacific Life has not approved, recommended, or endorsed an advisor, and/or TPIA.

Sharing of Data: I acknowledge and agree that Pacific Life may share contract-specific information with those authorized by this form, or with any third-party software used by those authorized by this form with the sole intent of providing access to information to service my contract, and that all applicable privacy laws and best practices will be followed to protect my contract information and personal data.

Indemnification: I agree to indemnify and hold harmless Pacific Life, and their respective affiliates, directors, officers, employees, and agents, from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to their reliance on this form or their execution of my advisor/TPIA's instructions.

I hereby authorize my Firm (listed in Section 2) to give instructions or information (including, subject to any Pacific Life limitations, via telephone or electronically) to Pacific Life relating to the contract, including:

- a) Instructions for the allocation of purchase payments, or the reallocation of my contract value in or among available subaccounts (or other investment options) available under the contract
- b) Updates to *existing* preauthorized withdrawal and/or required minimum distribution programs, including but not limited to payout frequency/date changes and changes to tax withholding amounts
- c) Requests to step-up or reset an optional benefit on my contract (if applicable, and assuming such optional benefit includes such a feature)
- d) Changes to my address and/or telephone number on file
- e) Sharing contract-specific information with third party service providers
- f) To request, and for Pacific Life to process, one-time systematic withdrawals from my contract to pay for advisory fees *unless* authorization is not given by checking the applicable box in Section 4 above.
- g) All other actions necessary or incidental to the execution of such instructions listed above

This authorization shall be subject to all provisions of my annuity contract and the offering prospectus (if applicable).

This authorization does not affect my authority to give instructions directly to Pacific Life. Pacific Life, and other persons to whom they have given instructions in order to implement the advisor instructions, may rely on my advisor instructions without obtaining my approval, countersignature, or co-signature. Pacific Life will use reasonable procedures to confirm that instructions given are authorized and genuine. In the event of any inconsistency between unexecuted instructions given by the advisor and me, my instructions will be followed. Pacific Life reserves the right to refuse to execute any unclear or contradictory instructions.



Annuity Contract Number _____

6 OWNER TERMS, CONDITIONS, AND AUTHORIZATIONS (Continued)

I understand that this authorization form WILL NOT enable my Firm to:

- a) Annuitize or surrender my contract
- b) Transfer my contract value to another contract or account
- c) Withdraw any amount from my contract (unless separately authorized for advisory fees in Section 4 of this form)
- d) Change the ownership of my contract (including but not limited to ownership changes and name changes)
- e) Update my beneficiaries
- f) Submit any other transactions that would otherwise require my written authorization/signature

I understand that monitoring contract activity is my responsibility. Pacific Life provides the statements and confirmations to facilitate this process but has no duty to supervise or monitor contract activity or the actions of my advisor.

7 OWNER SIGNATURE(S)

By signing below, the undersigned has read and agrees to be bound by the terms and conditions printed in this agreement.

**SIGN
HERE** →

Owner's Signature

mm/dd/yr

**SIGN
HERE** →

Joint Owner's Signature (If Applicable)

mm/dd/yy

A signature guarantee may be requested if we are unable to verify a contract owner's signature.

8 ADVISOR AND/OR TPIA'S AGREEMENT The undersigned advisor hereby agrees as follows:

Authorization to Give Instructions for Contract: The advisor represents that pursuant to this form, the advisor is authorized to give instructions to Pacific Life on behalf of the contract owner with respect to the listed contract. Unless properly licensed and appointed to do so, the advisor will not solicit or sell the contract and may only manage the contract as outlined in this form. All requests must be received in good order before market close of the New York Stock Exchange to be processed the same business day. Standard market close is 4 p.m. Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

Role of Pacific Life: Pacific Life will execute instructions placed by the advisor in accordance with this form. Pacific Life will not recommend subaccounts (or other investment options), allocations, transfers, or any other activity for the contract.

Advisor's Relationship to Contract Owner: The advisor will place no instructions that exceed the advisor's authority under this form or any other agreement between the advisor and the contract owner.

Advisor's Relationship to Pacific Life: The advisor will not represent or imply in any way that: a) Pacific Life and the advisor are affiliated or have any relationship except as described in this agreement; b) that Pacific Life endorses, recommends, or appoints an advisor; c) that the advisor is a subagent, solicitor, or transactor under Pacific Life's insurance or annuity practices; d) that Pacific Life provides investment advice; or e) that Pacific Life participates in or reviews the advisor's decisions related to the contract. The advisor will not in any way use Pacific Life's name in advertisements or promotional material.

Compliance with Applicable Law and Directives: The advisor will comply with all applicable state and federal securities and insurance laws, and with the terms of any written instructions provided to the advisor by Pacific Life relating to the advisor activities in connection with the contract or any other annuity contracts issued by Pacific Life.

Compliance with Investment Company Act: The advisor warrants that the assets held under the contract managed by the advisor do not constitute investment companies within the meaning of the Investment Company Act of 1940, and that neither the advisor nor such accounts are required to be registered under that Act. The advisor will comply with Rule 3a-4 under the Investment Company Act of 1940.

Information: The advisor will promptly provide any information reasonably requested by Pacific Life concerning the contract, compliance with this agreement, or compliance with any federal or state statutes or regulations. If questions arise concerning compliance with the law, the advisor will take any action believed by Pacific Life to be necessary and proper to ensure compliance with applicable law. This provision shall not be read to imply that Pacific Life has any duty to, or will, supervise or monitor the advisor's management of the contracts or compliance with applicable laws.

Indemnification: The advisor will indemnify and hold harmless Pacific Life, and their respective affiliates, directors, officers, employees, and agents, from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to:

- a) Any financial transaction involving a transfer or reallocation of account value requested by advisor, agents, employees, or affiliates;
- b) The advisor, or advisor's employee's violation of, or refusal or failure to comply with any provision of this agreement or any federal or state law, rule, or regulation;
- c) The performance or nonperformance of the advisor services agreed to with the contract owner;
- d) Any dispute between the advisor and contract owner, including disputes concerning fees and investment decisions; or
- e) Any other transaction, except any transaction that results in a loss as a result of the willful misconduct of Pacific Life or its employees in processing such transaction requested by advisor.



Annuity Contract Number _____

8 ADVISOR AND/OR TPIA'S AGREEMENT (Continued)

Information: The advisor will promptly provide any information reasonably requested by Pacific Life concerning the contract, compliance with this agreement, or compliance with any federal or state statutes or regulations. If questions arise concerning compliance with the law, the advisor will take any action believed by Pacific Life to be necessary and proper to ensure compliance with applicable law. This provision shall not be read to imply that Pacific Life has any duty to, or will, supervise or monitor the advisor's management of the contracts or compliance with applicable laws.

Indemnification: The advisor will indemnify and hold harmless Pacific Life, and their respective affiliates, directors, officers, employees, and agents, from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to:

- a) Any financial transaction involving a transfer or reallocation of account value requested by advisor, agents, employees, or affiliates;
- b) The advisor, or advisor's employee's violation of, or refusal or failure to comply with any provision of this agreement or any federal or state law, rule, or regulation;
- c) The performance or nonperformance of the advisor services agreed to with the contract owner;
- d) Any dispute between the advisor and contract owner, including disputes concerning fees and investment decisions; or
- e) Any other transaction, except any transaction that results in a loss as a result of the willful misconduct of Pacific Life or its employees in processing such transaction requested by advisor.

The advisor hereby indemnifies and holds Pacific Life harmless from taxes, penalties and/or interest or loss of value (individually and collectively referred to as "loss") arising out of any withdrawal request submitted by the advisor.

Advisor's Obligations: Advisor shall promptly notify Pacific Life of any customer complaint or notice of any regulatory investigation or proceeding or judicial proceeding against advisor or any of its employees, regarding the contracts and/or any threatened or filed civil litigation against advisor or any of its employees, arising out of the servicing of the contracts or allegations that advisor or any of its employees violated any law, rule or regulation regarding the contracts. Upon request, advisor shall provide Pacific Life with full details of and correspondence relating to any of the foregoing, including copies of all legal documents pertaining thereto.

Termination: This authorization shall remain in effect until the earlier of:

- a) The termination of this authorization by either the contract owner, the advisor, or Pacific Life by written notice to the others;
- b) A change of ownership on the contract;
- c) The full surrender, annuitization, or total distribution of the contract; or
- d) The death of the contract owner(s).

In the event an RIA Firm is terminated, and a TPIA Firm is also on the contract, the TPIA Firm will automatically be terminated.



Entire Agreement: This agreement contains all of the agreements, representations, and understandings made between the parties with respect to the contract. All modifications and amendments hereto must be in writing and signed by both parties.

Assignment: Pacific Life may assign their rights and obligations under this agreement to any subsidiary, affiliate, or successor by merger or consolidation without notice to the advisor, or to any other entity after 30 days' written notice to the advisor. The advisor may not assign this agreement, or any of its rights, duties or obligations hereunder.

Waivers: The failure of any party at any time to require performance by the other party of any provisions of this agreement will not affect in any way the right to require such performance at any time thereafter. The waiver by any party of a breach of any provisions hereof will not be taken or held to be a waiver of the provision itself.

Applicable Law: This Agreement shall be construed in accordance with the laws of the State of California, without giving effect to the conflict of law provisions thereof. Advisor consents to the jurisdiction of the courts of the State of California and to the jurisdiction of federal courts located within California.

9 ADVISOR'S SIGNATURE By signing below, the undersigned has read and agrees to be bound by the terms and conditions printed in this agreement:

 _____ RIA Advisor Signature	_____ Print Name	_____ mm/dd/yy
 _____ Third Party Investment Advisor Signature (if applicable)	_____ Print Name	_____ mm/dd/yy

